

Certificate Number: 13858-PAM-DE-030420389
Bankruptcy Case Number: 13-01661



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 11, 2018, at 11:30 o'clock PM EST, Paul Zavinsky completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 11, 2018 By: /s/Sheila Anderson

Name: Sheila Anderson

Title: Counselor